IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In Re:	:	**CHAPTER 13**
	:	
JAMES ADREN CARTER, Jr.,	:	**CASE NO. 10-81946-CRA**
	:	
	:	
Debtor.	:	

OBJECTION TO CONFIRMATION

Comes now, BAC Home Loans Servicing, L.P. ("Creditor"), holder of a **Deed of Trust** on property known as 194 Sievers Road, Raeford, NC 28376, and files this Objection to Confirmation. In support of the objection, Creditor states as follows:

1. The Debtor's plan fails to cure a default in real estate arrearages within a reasonable time period.
2. The Debtor's plan excludes adequate protection payments to Creditor.

WHEREFORE, BAC Home Loans Servicing, L.P. prays that these objections be reviewed, that the Debtor's plan be denied confirmation, and that this Court grant such other relief as it deems proper and that the case be dismissed.

JOHNSON & FREEDMAN, LLC

/S/ Angel R. Gordon
Angel R. Gordon , NC Bar No. 24996
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CERTIFICATE OF SERVICE

I, Angel R. Gordon, Attorney at Law, Johnson & Freedman, LLC, 1587 Northeast Expressway, Atlanta, GA 30329, certify that I am, and at all times hereinafter mentioned, was more than 18 years of age and that on the 29th day of December, 2010 I served on the parties a copy of the within OBJECTION TO CONFIRMATION by regular mail, with appropriate postage affixed, at:

James Adren Carter, Jr.
194 Sievers Road
Raeford, NC 28376

John T. Orcutt
Suite 203
6616 Six Forks Road
Raleigh, NC 27615

Richard M. Hutson, II
302 East Pettigrew St., Suite B-140
P. O. Box 3613
Durham, NC 27702-3613

JOHNSON & FREEDMAN, LLC

/S/ Angel R. Gordon

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